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Free

# In the Crosshairs Scamming Veterans — and Others



by Robert Welsh

We all know that seasoned scammers tend to go after the most vulnerable segments of society; e.g., the elderly, college students, and even children. Now, however, an increasingly popular target is the American Veteran community. These Veteran groups are a popular demographic because they are readily accessible due in large part to the significant number of legitimate agencies they belong to and from which they receive support. The typical Veteran is also eligible for an array of different benefits of which scam artists can take advantage.

Listed below are some of the more common of these scams; be careful not to fall victim to one.

# **Investment Scams and Filling Out Forms**

These are perhaps the most common. Predatory financial institutions seek out Veterans and/or surviving spouses with the intent of convincing them to invest their savings into things such as irrevocable trusts. Such a move would enable a Veteran to meet the eligibility requirements for a VA pension and other similar programs. This is not entirely illegal, but a trust usually involves annuities — long-term investments that are not the best for older retirees. And, it can also jeopardize Medicare / Medicaid benefits.

"There are many legitimate sounding but dubious organizations offering assistance to the client to complete the paperwork for VA benefits. They first suggest that clients put all of their money under someone else's name in order for them to obtain financial assistance, such as widow's pension, Aid & Attendance, etc., from the Department of Veterans Affairs and not lose all of their life's savings paying for long term medical expenses.

Then, a representative from that corporation will next request that the client place their savings into a bank in some other state. After that, it's usually *hasta la vista* to the money. Remember, Veterans service organizations (VSOs) such as the State Veterans offices, VFW, American Legion, DAV, etc., offer this service free of charge.

# Hire a Veteran

Scammers target younger veterans by posing as a representative of a "major government contracting firm" that is looking to hire veterans. The targets were contacted by e-mail and told that they would need to FAX a copy of their passport or DD 214 before they could formally be offered employment. This was a simple way for a hustler to use the copies to commit identity theft. There were no jobs.

Information obtained from a person's passport and military discharge papers can be used to open credit card accounts, take out loans, file a fraudulent tax return, or apply for government benefits under a false name.

# I'm from the Government and I'm Here to Help

The more audacious scammers will pose as representatives from any number of federal agencies, the Department of Veteran Affairs (VA) in particular. The VA provides benefits to Veterans and their dependents in everything from health care to guaranteed home loans.

This is the easy one to hang up on, because the VA simply does not call Veterans and ask them to disclose personal financial information over the phone. And yes, this is President Ronald Reagan's "9 most dangerous words in the English language" quote taken a bit out of context.

# **False Charities**

Most Veterans are all too willing to help other Veterans, and scam artists use this sentiment to target unsuspecting "donors." Those who wish to donate to a charity should consult the Internal Revenue Service's list of registered non-profit organizations before making any contribution. Your city's Better Business Bureau is also a good source to verify the legitimacy of many charities.

# **Families of Fallen Heroes**

This is another scam aimed at identity theft. The traditional scam of this type recently given new life has scammers posing as representatives for such agencies as the Defense Finance and Accounting Office or the Army Human Resources Command. They tell families of deceased soldiers that they are entitled to monetary compensation in the hundreds of thousands of dollars. To get the money, all they have to do is provide the "agency" with personal

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# Upcoming Events of Note

## **Annual POW Luncheon**

08 APR 2011 Airport Hilton 5151 Wiley Post Way Salt Lake City, Utah 84116 11:30 a.m. - 1:30 p.m.

# St. George Benefit and Information Fair

15 APR 2011 Dixie Center 1835 Convention Center Dr. St. George, Utah 84790 2:00 p.m. – 7:00 p.m.

# **Military Appreciation Day**

21 MAY 2011 Utah's Hogle Zoo 2600 Sunnyside Ave. Salt Lake City, Utah 84108 10:00 a.m. – 3:00 p.m.

# 8th Annual Veterans Memorial Golf Tournament

26 MAY 2011 Hubbard Memorial Golf Course 7005 Golf Course Dr. H.A.F.B., Utah 84056 7:00 a.m. - 4:00 p.m.

## **Memorial Day Ceremony**

30 MAY 2011 Utah Veterans Cemetery & Memorial Park 17111 S. Camp Williams Rd. Bluffdale, Utah 84065 Ceremony begins at 10:00 a.m.



# Thoughts from the Editor

The Utah Veterans Voice has finally gone to the dogs — at least this issue has in large part. You see, the Editor is a dog lover, and while reading a recent edition of the Army Times I came across a sad story indeed. It seems a Military Working Dog named Target was prematurely and mistakenly euthanized in Arizona.

This kind of thing happens from time to time as people just tend to make mistakes — though there are those who are just outright profligate at best and frequently sociopathic. But, what added to the melancholy of this event is the fact that Target was a hero of sorts, having saved the lives of dozens of troops by taking on a suicide bomber at a base in Afghanistan. You can read her full story at a number of sites; just Google something like target dog. This prompted the Muse's story for this edition.

Robert J. Welsh







# Utah Vet Centers: New Location, More Days, More Service, More Convenient

The Utah Vet Centers has just announced that its services for the Ogden area have expanded and relocated. The Readjustment Counseling services for Combat Veterans and their families have been relocated to the George E. Wahlen Ogden Veterans Home located at 1102 North 1200 West, Ogden, Utah (located next to the Browning U. S. Army Reserve Training Center). They now have four Readjustment Counselors who will be at the Ogden Veterans Home Monday through Friday.

The expansion and relocation of these services replaces the Utah Mobile Vet Center (MVC) visit to the Ogden area every Thursday. The MVC was located at the north end of East

# The Utah Veterans Voice

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rwelsh@utah.gov

It's your Voice, let it be heard.

Ridgeline Drive (near the intersection of Washington Boulevard and Harrison Boulevard, and four blocks from the VA Community Clinic) in South Ogden, Utah. Vet Centers are a division of the U.S. Department of Veterans Affairs (VA) with about 300 "brick and mortar" Vet Centers and 50 Mobile Vet Centers around the country.

Vet Centers provide readjustment counseling to combat Veterans and their families. Vet Center Readjustment Counselors also provide military sexual trauma counseling and grief and bereavement counseling for families struggling with the loss of an immediate family member serving in a combat theater.

On 01 APR 2003 the Secretary of Veterans Affairs extended eligibility for Vet Center services to Veterans of Operation Enduring Freedom (OEF), and on June 25, 2003 Vet Center eligibility was extended to Veterans of Operation Iraqi Freedom (OIF) and subsequent operations within the Global War on Terrorism (GWOT).

The Vet Center Program was established by Congress in 1979 out of the recognition that a significant number of Vietnam era Vets were still experiencing readjustment problems. In April 1991, in response to the Persian Gulf War, Congress extended the eligibility to Veterans who served during other periods of armed hostilities after the Vietnam era. Those other periods are identified as Lebanon, Grenada, Panama, the Persian Gulf, Somalia, and Kosovo/Bosnia. In October 1996, Congress extended the eligibility to include WWII and Korean Combat Veterans.



Walk in visitors are welcome, but appointments are encouraged. Anyone wishing to schedule an appointment with the Vet Center Readjustment Counselor may do so by contacting any of the following individuals at 1 (800) 613-4012, ext. 1294, or (801) 584-1294:

- \* Candace Arbogast
- \* Brent Duncan
- \* Travis Larsen
- \* Ben Webster

For more information about the Vet Centers, visit their website **www.vetcenter.va.gov**.



# Army Review Boards Agency (ARBA) Office in St. Louis, Missouri, Closes

The Army Review Boards Agency (ARBA) office in St. Louis, Missouri, has been closed in conjunction with Base Realignment and Closure (BRAC). Applications to the Army Board for Correction of Military Records (ABCMR), DD Form 149, and the Army Discharge Review Board (ADRB), DD Form 293, must now be mailed to 1901 South Bell Street, Arlington, VA 22202-4508.

The current editions of these applications also provide this mailing address. The applications can be printed from the ARBA website — http://arba.army.pentagon.mil. The forms are in a fillable format so that applicants can word-process on the forms and print them.

The ARBA website also provides an online process for application to the ABCMR and the ADRB that can be used instead of completing and mailing the hard copy applications.

We encourage use of the online application process. Veterans Service Officers may do the computer work for applicants, but for all applications the applicant or legal representative must sign the application. It provides the information, forms, online application, application guides, answers to common questions, and links to many other helpful sites.

When mailing a hard copy application or the signature page for the online application, applicants should provide copies of all records and documents they have in their possession related to their application. It should not be assumed that all the documents they wish the Board to consider are in their military record.

# **IMPORTANT PHONE NUMBERS:**

<b>Utah Dept of Veterans Affairs:</b>	(801) 326-2372
Toll Free:	1-800-894-9497
VA Regional Office:	1-800-827-1000
VA Medical Center:	1-800-613-4012
Local:	(801) 582-1565
<b>State Approving Agency for Veterans Education:</b>	(801) 584-1973
<b>Veterans Cemetery:</b>	(801) 254-9036
Salt Lake Veterans Nursing Home:	(801) 584-1900
George E. Wahlen Ogden Veterans Home:	(801) 334-4300
Transition Assistance:	(801) 523-4937

# VA Automating Educational Benefits under Post-9/11 GI Bill

WASHINGTON — The Department of Veterans Affairs (VA) has successfully deployed a new automated system that is delivering faster, more accurate payments to Veterans attending school under the Post-9/11 GI Bill. "VA is relying upon the latest technology to provide a high-tech solution for administering the most generous educational benefits since the original GI Bill in 1944," said Secretary of Veterans Affairs, Eric K. Shinseki.

The technology relies upon information from Veterans and specialized rules-based software to streamline the process for calculating Veterans' benefits.

"The new GI Bill is the first example of VA's use of an agile approach to software development," said Roger W. Baker, VA's assistant secretary for information and technology. "Our success on this project is already being leveraged to ensure the success of other large software projects within VA."

The new processes and software available to VA's claims personnel replace the interim tools in use since August 2009, when the Post 9/11 GI Bill became effective. VA has issued more than \$8 billion in Post-9/11 GI Bill benefit payments to nearly 440,000 students and their educational institutions.

The Post-9/11 GI Bill pays schools directly for the tuition and fees incurred by eligible Veterans and active-duty personnel. Those payments are based upon the maximum rate in each state for tuition and fees at the in-state level for undergraduates. A monthly housing allowance is also provided.

Also included is a maximum \$1,000 annual stipend for books and supplies, and a one-time payment of \$500 for students who reside in specific rural areas. Further information about the Post-9/11 GI Bill is available on the Internet at http://www.gibill.va.gov/

# VA Adds Chat Feature to Online Application for Health Benefits

WASHINGTON — Veterans will find it easier and faster to apply for their health care benefits now that the Department of Veterans Affairs has enhanced and streamlined its online Form 10-10EZ, "Application for Health Benefits."

"VA is committed to tapping into the best that technology has to offer to ensure Veterans receive the benefits they have earned," said Secretary of Veterans Affairs, Eric K. Shinseki. "We continue to look for new ways to improve access to care and benefits and engage Veterans."

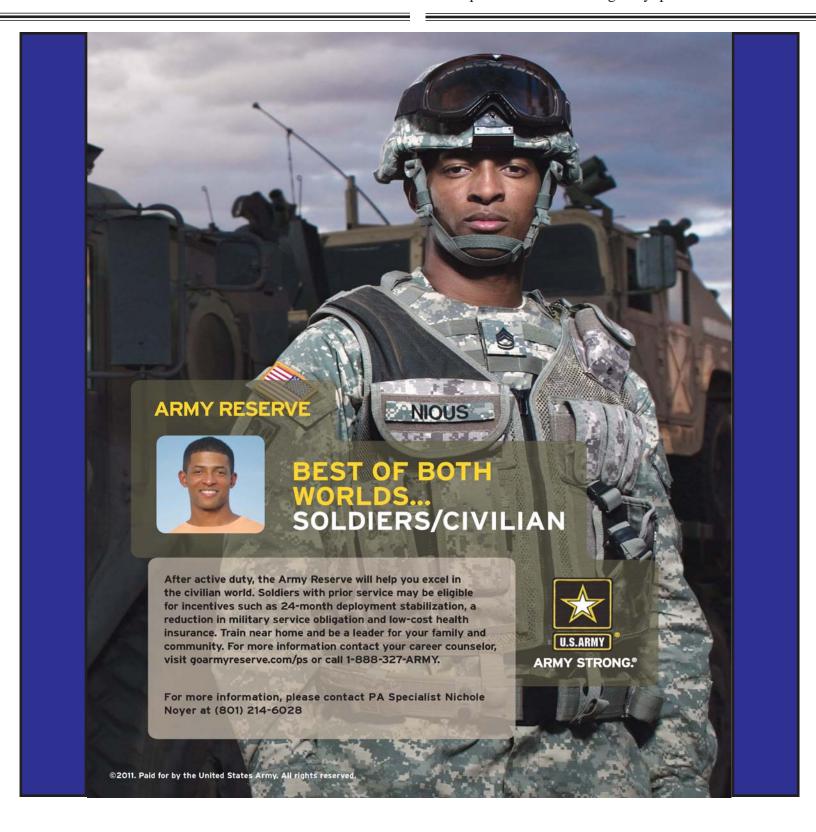
This revised online application now features a chat function which will allow Veterans to receive live assistance while they are filling out the form. Additional enhancements to the process include simplification of questions relating to military service in Southeast Asia during the Gulf and the Vietnam wars. Several additional enhancements make the application easier and faster to complete.

The 10-10EZ application is divided into six different sets of information, including personal information, insurance information, employment, military service, and a financial assessment. Since November 2000, nearly 400,000 Veterans have used the online 10-10EZ to start receiving health care benefits from VA.

Future enhancements include a 10-10 EZR Health Benefits Renewal Form to update personal information and a special 10-10EZ designed specifically for demobilizing military service members.

The form is at the VA web site at <a href="www.1010ez.med.va.gov/sec/vha/1010ez">www.1010ez.med.va.gov/sec/vha/1010ez</a>.

Veterans may also contact VA at 1 (877) 222-8387 (VETS), visit the VA health eligibility Web site at <a href="www.va.gov/healtheligibility">www.va.gov/healtheligibility</a> or apply for health care benefits at any VA medical center at <a href="http://www2.va.gov/directory/guide/home.asp">http://www2.va.gov/directory/guide/home.asp</a> with the help of a VA health care eligibility specialist.



4 The Veterans Voice A Feature Story



# Military Working Dogs — the Oft Forgotten Heroes of Many of Our Conflicts

Cry havoc, and let slip the dogs of war . . .

by Robert Welsh

"Ah . . , IB Med, change that Whiskey India Alpha to a Kilo India Alpha . . ."

Those words still echo through my head every now and then — even after some 43 years. I had been in-country all of 3 weeks when I heard our platoon sergeant relay them to the inbound "dust-off" chopper. I was the 3rd man in the point element who rushed to the aid of our fallen scout dog handler — felled by an RVN sniper as he crested a small hill. He died as we set up a perimeter and Sarge called for Dust-Off. I didn't know his name or that of his dog, but he was the first of what would be too many Americans I saw killed. The dog lying at his side was uninjured and not going anywhere.

# **History of Dogs at War**

The Romans were probably the first to use dogs in warfare, sending formations of attack dogs, complete with spiked armor, to harass and cause general disturbance throughout enemy lines. These dogs are the forebears of the modern Neapolitan Mastiff. The invention of gunpowder and other technological changes in military tactics lessened the value of dogs in combat over time.

The first official use of dogs for military purposes in the United States is not exactly known. There is evidence, however, that the American Pit Bull Terrier was used in the American Civil War to protect encampments, send messages, and act as mascots. Sallie, a brindle Staffordshire Bull Terrier, was regimental mascot for the 11th Pennsylvania Volunteer Infantry during the Civil War, and Old Harvey was the mascot for the 104th Ohio Infantry. They would later appear in American WWI propaganda and recruiting posters.

During World War I, the German and French armies used an estimated 50,000 trained dogs as sentries, scouts, ammunition carriers, messengers, and casualty dogs. The British and Belgians loaned similarly trained dogs to the American Expeditionary Forces late in the war.

The Quartermaster Corps ran the Army's then-called "K-9 Corps" at the outset of Worl War II and worked diligently to change these new recruits into effective fighting entities. The phrase "K-9 Corps" became the standard title for the War Dog Program well into the 1940s and 50s, but the term was never the official one. It simply grew from its phonetic association with the phrase Canine Corps, also unofficial.

# **Breed Selection and Training**

At the outset more than 30 breeds were accepted, but this list would ultimately be pared down to German Shepherds, Belgian Sheepdogs (later Malinois), Doberman Pinschers, Collies, and Giant Schnauzers. Approximately 19,000 dogs were procured between 1942 and the end of the war in 1945. The first War Dog Reception and Training Center was then established at Front Royal, Virginia, in the summer of 1942. During the war, five more War Dog Reception and Training Centers would be established to keep up the supply of trained dogs.

Total training time for a dog was between 8-12 weeks. At the training centers, the dogs began a rigid military basic training period which began with the basics (sit, stay, come, etc.). The dogs were accustomed to riding in military vehicles, and acclimated to the sound of gunfire, muzzles, and gas masks. Some went on to become Sentry Dogs, Scout or Patrol Dogs, or Messenger Dogs. Military Working Dogs (their official designation now) are trained at the Department of Defense Dog Center, Lackland Air Force Base, Texas.

## The Military Working Dog

They have served the armed forces with distinction in all of its conflicts. The Army used about 1,500 dogs in the Korean War mostly for sentry duty. During the Vietnam War a confirmed list of 3,747 dogs were employed. Of these 281 were officially killed in action. But, this war also produced a blight on the US military for

its abandonment of these noble creatures as U.S. forces withdrew from the country. Only 204 dogs left Vietnam during a 10-year period. Some remained in Southeast Asia, and some returned to the United States. None returned to civilian life.

What happened to the dogs that remained? Most where euthanized and the others were turned over to the ARVN (Army of the Republic of South Vietnam). Approximately 10,000 handlers served in Vietnam, making it the largest concentrated effort of the use of dogs and handlers in any combat arena the United States has ever undertaken. It is estimated that the dogs and handlers saved over 10,000 lives. For their unfailing loyalty, they were declared "surplus equipment."

Most recently dogs are deployed to the Global War on Terrorism — let's hope they fare better when their services are no longer needed.

# **Recognition of War Dogs**

# Sergeant Stubby

Stubby was the most decorated war dog of World War I, and the only dog to be promoted to Sergeant through combat.

Stubby served with Pvt. Robert Conroy in the 102nd Infantry, 26th Division in the trenches in France for 18 months and participated in four offensives and 17 battles. He entered combat on 05 FEB 1918 at Chemin des Dames and was under constant fire, day and night, for more than a month. His first battle injury occurred from gas exposure; he was taken to a nearby field hospital and nursed back to health. The injury left him sensitive to the tiniest trace of gas; thus when the Division was attacked

in an early morning troops slept, Stubby through the trench soldiers, rousing them and saving many from

gas launch as most of the recognized the gas and ran barking and biting at the to sound the gas alarm injury.

in the foreleg by retreating

hand grenades. He was

convalescence, and when

Stubby was wounded Germans throwing sent to the rear for

he recovered from his wounds, he returned to the trenches. After the US retook Château-Thierry, thankful women of the town made Stubby a chamois coat on which his many medals were pinned.

After returning home, Stubby became a celebrity. He marched in, and normally led, numerous parades across the country. He met Presidents Woodrow Wilson, Calvin Coolidge, and Warren G. Harding. In 1921 Stubby accompanied Conroy as he attended Georgetown University Law Center — and quickly became the team mascot.

Stubby died in 1926. His remains are featured in *The Price of Freedom: Americans at War* exhibit at the Smithsonian. He was honored with a brick in the Walk of Honor at the United States World War I monument, Liberty Memorial, in Kansas City at a ceremony held on Armistice Day, 11 NOV 2006.

## Chips

Probably the most famous War Dog of World War II was Chips. Chips was among the first dogs shipped overseas and was assigned to the 3rd Infantry Division. He served with that unit in North Africa, Sicily, Italy, France and Germany. His most notable assignment included sentry duty at the Roosevelt-Churchill conference in Casablanca in January 1943.



Trained as a sentry dog, Chipson one occasion broke away from his handler and attacked a pillbox containing an enemy machine gun crew in Sicily. He seized one man and forced the entire crew to surrender.

In recognition of his service Chips was awarded the Silver Star and the Purple Heart, but both were later revoked. In 1993 Disney produced a TV move about Chips called *Chips the War Dog*.

## Dick

Dick, a scout dog donated by Edward Zan of New York City, was cited for working with a Marine Corps patrol in the Pacific Theatre. Dick unerringly discovered camouflaged Japanese bivouacs and alerted his handler, permitting a surprise attack which resulted in annihilation of the enemy without a single Marine casualty.



#### Nemo

Airman 2<sup>nd</sup> Class Bob Thorneburg and his K-9 Nemo were assigned duty near an old Vietnamese graveyard about a quarter mile from their air base's runways. No sooner had they started their patrol than Nemo alerted to something in the cemetery. But before Thorneburg could radio the CSC, that "something" opened fire. Thorneburg released Nemo who charged into the firing enemy. He was shot, the bullet entering under his right eye and exiting through his mouth. Thorneburg killed one VC before he too was shot in the shoulder and knocked to the ground.

That might have been the sad end of the story. But Nemo refused to give in without a fight. Ignoring his serious head wound, the 85-pound dog threw himself at the Vietcong guerrillas who had moved in for the kill. Nemo's ferocious attack bought Thorneburg the time he needed to call in backup forces.

Although severely wounded, Nemo crawled to his master and covered him with his body and would not allow anyone to touch Thorneburg. Finally separated, both were taken back to the base for medical attention.

The base vet worked diligently to save the dog's life. It required many skin grafts to restore his appearance, but he remained blinded in one eye. After the veterinarian felt Nemo was well enough, the dog was put back on perimeter duty. But it turned out his wounds needed further treatment. Air Force Headquarters directed that Nemo be returned to the United States with honors, as the first sentry dog to be officially retired from active service.

Nemo flew halfway around the world, the plane touching down in Japan, Hawaii, and California. At each stop, Air Force vets examined the brave dog for signs of discomfort, stress and fatigue ... after all, he was a War Hero!



Finally, Nemo was settled at Kelly Air Force Base, Texas. After a while he and a Captain Sullivan made a number of cross country tours and television appearances as part of the Air Force's recruitment drive for more war dog candidates until the war finally wound down. Nemo spent his retirement at the Department of Defense Dog Center, Lackland AFB, Texas. He was given a permanent kennel near the veterinary facility.

Nemo died December 1972 at Lackland AFB, shortly before the Christmas holiday. After a failed attempt to preserve his remains, the Vietnam War hero was laid to rest on 15 MAR 1973, at the Department of Defense Dog Center, at the age of 11.

# **Honorable Service Indeed**

America's war dogs prevented over 10,000 casualties in Vietnam alone, not to mention the two world wars that preceded it, and bravely serve our country today. (Yet, as mentioned, many from the Vietnam War did not fare well.) To each and every one of them — now happily ensconced across the Rainbow Bridge — we thank you for your service.

# The New GI Bill "Improvements"

#### By Berni Davis, Director State Approving Agency

On 04 JAN 2011, President Obama singed into law "The Veterans Eductional Assistance Improvements Act of 2010." This law not only addresses several of the inequities from the original Post 9/11 GI Bill, but it makes major changes the to several other aspects of the GI Bill in general.

As if the Post 9/11 Gi Bill (Chapter 33) were not complicated enough, the improvements act is full of confusing changes and multiple timelines that are making the interpertation of these changes even more difficult.

As with most legislation, S 3447 has both positive and negative implications. On the positive side, benefits under Chapter 33 will be exdended to include all types of training. The original bill only allowed this benefit to be used at institutions that offered degrees; therefore all technical, vocational and on the job training was off limits for participants of Chapter 33. That — added to the fact that each eligible person had to make an irrevocable decision to give up another chapter of eligibility in order to gain benefits of Chapter 33 — created a gap so that some Veterans could not pursue the training of their choice.

So, effective 01 OCT 2011 eligible persons will be able to recive Chapter 33 benefits for all approved programs, regardless of the category of training. This includes apprenticeships, on the job training, CDL truck driving, beauty school, Applied Technology Colleges, and standalone flight programs. Notice the statement "approved programs." The program must be approved by the State Approving Agency before any benfits can be paid.

The next most significant and positive change with this legilsation is the inclusion of certain periods of active duty by members of the National Guard under Title 32 U.S.C. Members of the National Guard are commonly called to active duty under two types of orders: Title 10 and Title 32. Title 10 is a federal call up generally to areas of oeprations like Iraq and Afganistan. Title 32 is a state activation for various reasons, like providing support to a natural disaster or to provide full-time support to part-time members of the guard.

Effective 01 OCT 2011, individuals with eligible Title 32 service will recive benefits for those periods of active duty. Eligible service under title 32 is limited to orders for the purpose of organizing, administering, recruting, instructing, or training the National Guard or for the purpose of a national emergancy. This benefit will be paid retroactivly to 01 AUG 2009. For example, members of the National Guard who served one tour in Iraq for a total of 12 months and had two qualifing periods of Tile 32 orders totalling 6 months each and they began attending school in the pursuit of a degree in August of 2009. When they began school, they would have recived benefits at the level of 60% based on 12 months of service; however, in October they would be recognized as having 24 months of active service making them eligible for 80% of the Chapter 33 benefits. Therefore, they would receive a retroactive payment of the diffence between 60% and 80% from August 2009 for every month they attended school.

Other positive changes to Chapter 33 include the expanision of benfits for reinburshment of more than one licensing or certification test and national exams such as the ACT and GRE. Chapter 31 participations will be able to select to receive the amount for the housing allowance of Chapter 33 if it is higher than the susbsistence allowance under 31 and allows housing allowance payments for students that are fully online. This begins 01 OCT 2011

and will pay online students half of the national average Basic Allowance for Housing rate, currently \$673.50 for 2011 per month.

There is one other signaficant change that has both positive and negative impacts. Effective 01 AUG 2011 state caps for tution and fees will be replaced with a national average to cover the costs of private education. Public education will be covered based on the amount of eligiblity the veteran is entitled to for all in state tution and fee charges. This is a very good move for all in-state students at public instituions, because it covers all levels of education—undergraduate and graduate. The previous state cap system did not cover above an undergraduate costs and therefore left a lot of out of pocket expenses for most Veterans.

# POST - 9/11 GI BILL A NEW BILL FOR A NEW CENTURY

The changes to payment for private schools is a bit controversial. Wether these changes are good or bad depends on the region the school is in and the per credit cost of the specific institution. For all terms beginning on or after 01 AUG 2011, the VA will pay a maximum amount of \$17,500 per year for tution and fees. For some instituions, that is more than enough to cover all the costs, for others is not even close. The Yellow Ribbon Program will still be available to IHL's for costs above cap.

The most contrrovisoral change is the discontinuation of break pay effective 01 AUG 2011. Currently, any student receiving the GI Bill (all chapters) will still recieve pay for normally scheduled breaks between terms as long as the student is continuing training into the next term. So when fall semester ends on 15 DEC, and Spring terms beginning 07 JAN, the student recieves full payment for both December and January. However, with this change, these months will be pro rated so the student will receive 15 days of pay for December and 24 days in January. It will be very important for studnets to plan ahead for these months.

There is one thing to consider regarding the discontiunation of break pay — entitlement will be charged proportinally. Therefore, the one month that students are currently charged for December will be cut down to half a month. Since any eligible person can only use 36 months of any one chapter of the GI Bill, this will add additional months onto the overall entitlement and could allow for more months of schooling at a later time

This is a summary of aspects of the Improvements Act that have the greatest impact on students. There are several more changes, but the impact that students will feel as a result of those will be minimal. If you would like more information on the Improvements Act please go to the VA website for the most current information: www.gibill.va.gov. Also, feel free to contact the State Approving Agency for any questions regarding these changes or the GI Bill in gereral. We can be reached at (801) 584-1973 or email davisb@utah.gov.

The Veterans Voice News



# The Spotlight Is on . . . Veterans and Organizations and Issues

To some we say goodbye - to others Godspeed . . .



# TAPS



# Bernadette Cordova

RETIRES



Bernadette Cordova receives a retirement gift from Terry Schow, Executive Director of the Utah Department of Veterans Affairs.

Bernadette Cordova has retired after 23 years of service with the VAMC and VARO. Throughout her career Bernadette held several positions; however, her most memorable was her last one — Public Contract Specialist at the VA Regional Office.

Her interaction with more than 6,000 veterans annually was a rewarding experience. The POWs, World War II, Korea, Vietnam, Gulf War, and OEF/OIF Vets shared their combat experiences with her. "I'll not forget those stories," Bernadette told us.

Bernadette Cordova was herself a Veteran, having served in the U.S. Navy, and stationed in Pensacola, Florida. She married a Navy Vietnam Veteran who served 18 months as a Gunners Mate on the Mekong Delta. They both faced with dignity and courage the obstacles associated with war: separation, PTSD, and exposure to Agent Orange.

Bernadette now wants only to enjoy her retirement by spending time with her grandchildren, taking the occasional nap, reading, painting, and playing with her dog, Lola. And, she will now become an active member of WAVES of the Wasatch.

Her parting hope is that "the Veterans will continue to be served 100%" as she served them during her employment with the DVA.

Bernadette Cordova was always a friend to the Utah Department of Veterans Affairs, so the parting hope to her from all of us is best stated in an old Irish blessing:

May the road rise up to meet you, may the wind be ever at your back. May the sun shine warm upon your face and the rain fall softly on your fields, and . . . may God hold you in the hollow of his hand.



# Val Smith

20 JAN 1933 — 25 JAN 2011



Val Smith, 78, passed away Tuesday 25 JAN 2011. He was born in Preston, ID, to Paul K. and Catherine Russell Smith. He married his high school sweetheart, Monta Rae Rallison on 4 AUG 1952 in Preston, Idaho. They were sealed in the Logan LDS Temple.

Val graduated high school in 1951 where he was active in the Dance band. He played saxophone and the clarinet. Soon after graduation he enlisted in the Air Force where he served our country throughout the world. After 21 years of honorable service with the United States Air Force, he retired as a Major and moved his family to St. George, Utah. After retirement Val's passions included, reading and being involved in the American Legion where he served as Commander.

Terry Schow, Executive Director of the Utah Department of Veterans Affairs, recalls Val's dedication to his work, "He used to drive from St. George to Salt Lake City or Ogden for a meeting or event, then drive back home to St. George the same day and think nothing of it; and that was before the speed limits are what they are now."

Val is survived by his wife of 58 years, Monta Rae, his four children, 12 grandchildren, 8 great-grandchildren, and a brother.

Val's departure leaves a great number of people saddened — his family and the Veteran community he so faithfully served.

requiescas in pace, Val

# Frank Buckles

01 FEB 1901 — 27 FEB 2011



Frank Woodruff Buckles lied about his age to enlist in the Army in 1917, and lived on to become the last known U.S. Veteran of World War I. He died 27 FEB 2011 at the age of 110. "I went to the state fair up in Wichita, Kansas, and while there, went to the recruiting station for the Marine Corps," he said. "The Marine sergeant said I was too young."

Then he tried the Navy, but was told he had flat feet. Not about to quit, Buckles went to an Army recruiter who demanded a birth certificate. "I told him birth certificates were not made in Missouri when I was born, that the record was in a family Bible — you don't want me to bring the Bible do you?" The Army took him"

Buckles never sought the spotlight, but outliving every other American who had served in World War I made him the torchbearer for the memory of that generation

At this writing only two known veterans remain, according to the Order of the First World War. Those survivors are Florence Green in Britain and Claude Choules in Australia. Green turned 110 on 19 FEB, and Choules turned 110 on 03 MAR.

World War I was not Buckles last adventure. After the war he went to New York City where he held jobs in banking and advertising. But, it was the shipping industry that appealed to him most, and he landed a job with the White Star Line. In 1941, while on business in the Philippines, Buckles was captured by the Japanese. He spent three years in prison camps.

"I was never actually looking for adventure," he once said, "it just came to me."

requiescas in pace, Frank



# Tribute Tower Donations Needed

by Dennis McFall



A magnificent Tribute Tower was dedicated last year at the George E. Wahlen Ogden Veterans Home. This 30-foot structure, the first of its kind west of the Mississippi, stands guard at the entry way into the nursing home. Built at a cost of \$250,000 (nearly \$100,000) less than anticipated) and paid for with contributions from Veterans, community businesses, and citizens — the Tower is a proud tribute to all Veterans statewide, and for that matter everywhere.

Only two such Veteran Tribute Towers have thus far been erected in the United States. The first was dedicated in Rising Sun, Indiana. a community of only 2500 people, in 2007, and the second was dedicated in North Miami, Florida, in 2008. Eventually 100 of the Veteran Tribute Towers will be erected across America, encouraging all Americans to "Take Time to Remember" the sacrifices of our veterans in war and in peace.

The Tower was fabricated by The Verdin Company of Cincinnati, Ohio, as part of their efforts to erect the 100 towers across America. It was transported to Utah, along with the company's mobile foundry unit. During a two-day series of events, the Tower was unveiled and erected near the entrance of the George E. Wahlen Ogden Veterans Home.

The 250-pound bronze bell which hangs in the tower was cast onsite from approximately 500 pounds of bronze ingots. After the mold was allowed to cool and then broken apart, the bell was polished to a brilliant sheen and hung in the tower.

There is still a balance owing on the Tower and any contribution you can make to help us pay off this final balance will be deeply appreciated. Please make checks payable to the Utah Department of Veterans Affairs and note that it is for the Veterans Tribute Tower.

You can also honor the memory of a Veteran by purchasing an engraved brick for the walkway that surroundes the Tower. There is an order form below.

Mail order forms and / or contributions to: **Utah Department of Veterasn Affairs** 550 Foothill Boulevard **Suite 202** Salt Lake City, UT 84113



#### Veterans Tribute Tower The George E Wahlen Ogden Veterans Home Commemorative Brick Order Form

Use this form to order a personalized brick which will be included in the paved plaza beneath and adjacent to the **Veterans Tribute Tower at the** George E. Wahlen Ogden Veterans Home, 1102 North 1200 West, Ogden, Utah. Please note the following:

- Each inscribed brick must be ordered on a separate form.
- For multiple orders, copy this blank form or request additional forms.

  Print neatly and carefully *exactly* the way you want the brick to be inscribed.
- If you print in all UPPER CASE, the brick will be inscribed in UPPER CASE. If you print in lower case, the brick will be inscribed in lower case. You may combine UPPER and lower case letters. There is a maximum of 20 characters/spaces per line.

3 lines of text, 20 characters/spaces

Please check your spelling and facts for accuracy. Address: City: \_

Phone: ( E-mail: Regular Brick (Approximately 4 in. x 8 in.) Large Brick (Approximately 8 in. x 8 in.)

Mail your order to:

**Utah Department of Veterans Affairs** 550 Foothill Drive, Suite Salt lake City, UT 84113

Include personal check or money order payable to "Donations Account - Northern Utah Veterans Nursing Home."

Brick Examples — Not Drawn to Scale

Benjamin Middleton Infantry 1950 — 1953 PFC Army

100.00 each

8 inch x 8 inch

THOMAS W APPLEBY US Army Captain 4th Armored Division European Theater World War II Purple Heart

Up to 6 lines of text, 20 characters/spaces

8 The Veterans Voice Outreach



#### Veterans Outreach Schedule

Beaver- 875 N Main. Blanding- 544 N 100 E Brigham City- 1050 S Medical Drive Suite: A Cedar City-176 E 2nd N. Clearfield-1290 E 1450 S. Delta-44 S 350 E. Fillmore-75 West Center. Kanab- 468 E 300 S. Logan- 180 N 100 W. Manti- 55 S Main. Midvale- 7292 S State Street. Moab- 457 Kane Creek Blvd. Nephi- 625 N Main. Ogden- 480 27th Stree Panguitch- 665 N Main. Price-475 W Price River Drive Provo-1550 N 200 W. Richfield- 115 E 100 S. Rooseve 140 W 425 S. Salt Lake Metro- 720 S 200 E. St. George- 162 N 400 E. Tooele- 305 N Main Street. Vernal-1050 W Market Drive. West Valley- 2750 S 5600 W Wahlen Nursing Home- Ogden- 1102 N 1200 W

Schedules are subject to change at any time. Service Officers will occasionally experience conflicts in scheduling due to unforeseen events and the Federal Dept. of VA scheduled hearings and conferences. All questions regarding this schedule should be directed to the Utah State Division of Veterans' Affairs at 1-800-894-9497.

LEGEND:

LEGEND: VETTERANS OF FOREIGN WARS – NORTH \*AMERICAN LEGION – NORTH\* DISABLED AMERICAN VETERANS-S.L. COUNTY #RICK MCMULLIN - SOUTH# + WAHLEN VETERANS HOME OGDEN

To schedule an appointment at the George E. Wahlen Veterans Home call 801-334-4300.

Mon	Tue	Wed	Thu
28	29	30	31
NEPHI 9-10 am DELTA 11:30-12:30 pm FILLMORE 1:30-2:30 pm	23	.30	MANTI 9:30-10:30 am RICHFIELD 12-1:30 pm
4	5	6	7
*TOOELE 12-1 pm*  NEPHI 9-10 am  DELITA 11;30-12;30 pm  FILLAMORE 1:30-2;30 pm  FILLAMORE 1:30-2;30 pm  #BEAVER 9-10 am#  #PANCUITCH 1:30 am -12:30 pm#  #KANAB 2-3 pm#  WEST VALLEY 1-3 pm	* FERNAL 9 - 10* * *ROSEVELT 11-11:30*  #BLANDING 9:30-11 am# (by appt only) * *MOAB 12:30-2:30 pm# (by appt only) *	*PRICE 9-10:30am* *PROVO 11:00-1:00pm* *CLEARFIELD 2:30-3:30*	*LOGAN 9-10 am* *BRIGHAM 11-11:30am* *OGDEN 12:30-2:00pm*  MANTI 9:30-10:30 sm RICHFIELD 12-1:30 pm #CEDAR CITY 9-11 am# ST. GEORGE 12:30-2:30 pm#
11	12	MIDVALE 3-5 pm	#CEDAR CITY 9-11 am# ST, GEORGE 12:30-2:36 pm#
18	19	20	21
#BEAVER 9- 10 am# #PANGUITCH 11:30 am -12:30 pm# #KANAB 2- 3 pm# WEST VALLEY 1- 3 pm	VERNAL 9- 10 am ROOSEVELT 11- 11:30pm PRICE 1:30 - 2:30 pm #BLANDING 9:30-11 am # (by appt only) * #MOAB 12:30-2:30 pm # (by appt only) *	PROVO 9- 10 am TOOELE 12- 12:30 pm CLEARFIELD 1:30- 2:30 pm	LOGAN 9- 10 am BRIGHAM 11- 11:30pm OGDEN 12:30- 2:30 pm #CEDAR CITY 9-11 am# ST. GEORGE 12:30-2:30 pm#
25	26	27	28
		MIDVALE 3- 5 pm  + WAHLEN VETERANS HOME, OGDEN + 8:30-3:30pm (appt recommended)	#CEDAR CITY 9- 11 am# #ST. GEORGE 12:30-2:30 pm



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DISABLED AMERICAN VETERANS- S.L. COUNTY THAD JENSEN – SOUTH #RICK MCMULLIN – SOUTH# + WAHLEN VETERANS HOME OGDEN +

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Mon	Tue	Wed	Thu
2 *TOOELE 12-1 pm*  NEPHI 9-10 am  DELTA 11:30-12:30 pm  FILLMORE 1:30-2:30 pm  #REAVER 9-10 am#  #PANGUTCH 11:30 am -12:30 pm#  #KANAB 2-3 pm#	3 * VERNAL 9- 10* * ROOSEVELT 11- 11:30*  #BLANDING 9:30-11 am# (by appt only) * #MOAB 12:30-2:30 pm# (by appt only) *	4 *PRICE 9-10:30am* *PROFO 12:00-1:00pm* *CLEARFIELD 2:30-3:30*  MIDVALE 3-5 pm	\$\ \text{*LOGAN}  9-10 \text{ am*} \\ *BRIGHAM  11-11-30 \text{am*} \\ *OGDEN  12-30-2:00 \text{pm*} \\ MANT1 9:30  10-30 \text{ am} \\ RICHFIELD  12  1:30 \text{ pm} \\ \text{\$\sigma} \text{\$\sigma} CEDAR CITY 9-11 \text{ am} \text{\$\sigma} \\ ST. \text{ GEORGE  12:30  2:30 \text{ pm} \text{\$\sigma} \end{am}
9 WEST VALLEY 1- 3 pm	10	11 + WAHLEN VETERANS HOME, OGDEN + s:30-3:30pm (appt recommended)	#CEDAR CITY 9-11 am# ST. GEORGE 12:30-2:30 pm#
16  NEPHI 9-10 am  DELTA 11:30-12:30 pm  FILLMORE 1:30-2:30 pm  #BEAVER 9-10 am#  #PANGUITCH 11:30 am -12:30 pm#  #KANAB 2- 3 pm#	17 VERNAL 9- 10 am ROOSEVELT 11- 11:30pm PRICE 1:30- 2:30 pm  #BLANDING 9:30-11 am # (by appt only) *  #MOAB 12:30-2:30 pm # (by appt only) *	18 PROVO 9- 10 am TOOELE 12- 12:30 pm CLEARFIELD 1:30- 2:30 pm MIDVALE 3- 5 pm	19 LOGAN 9- 10 am BRIGHAM 11- 11:30pm OGDEN 12:30- 2:30 pm MANT1 9:30-10:30 am RICHTELD 12-1:30 cm #CEDAR CITY 9-11 am# ST. GEORGE 12:30-2:30 pm#
23 WEST VALLEY 1- 3 pm	24	25 + WAHLEN VETERANS HOME, OGDEN + 8:30-3:30pm (appt recommended)	26 #CEDAR CITY 9- 11 am# #ST. GEORGE 12:30-2:30 pm#
Memorial Holiday Observed	31	1	2

MAY 2011



## Veterans Outreach Schedule

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WAHLEN VETERANS HOME OGDEN

To schedule an appointment at the George E. Wahlen Veterans Home call 801-334-4300.

Mon	Tue	Wed	Thu
30	31	1	2 #CEDAR CITY 9-11 am# ST. GEORGE 12:30-2:30 pm#
6 *TOOELE 12-1 pm*  NEPHI 9-10 am  DELTA 11:30-12:30 pm  FILLMORE 1:30-2:30 pm  #BEAVER 9- 10 am#  #PANGUITCH 11:30 am -12:30 pm#  #KANAB 2-3 pm#	7 * VERNAL 9-10 am* * ROOSEVELT 11-11:30 am*  #BLANDING 9:30-11 am# (by appt only) * *MOAB 12:30-2:30 pm# (by appt only) *	8 *PRICE 9-10:30 am* *PROV 12:00-1:00 pm* *CLEARFIELD 2:30-3:30 pm*	9  *LOGAN 9-10 am* *BRIGILM 11-11:30 am* *OGDEN 12:30-2:00 pm*  MANTI 9-30-10:30 am RICHFIELD 12-1:30 pm  #CEDAR CITY 9-11 am# ST. GEORGE 12:30-2:30 pm#
WEST VALLEY 1- 3 pm	14	15 + WAHLEN VETERANS HOME, OGDEN + 8:36-3:30pm (appt recommended) MIDVALE 3-5 pm	#CEDAR CITY 9-11 am# ST. GEORGE 12:30-2:30 pm#
20  NEPHI 9-10 am  DELTA 11:30-12:30 pm  FILLMORE 1:30-2:30 pm  #BEAVER 9- 10 am#  #PANGUITCH 11:30 am -12:30 pm  #KANAB 2- 3 pm#  WEST VALLEY 1- 3 pm	21 VERNAL 9- 10 am ROOSEVELT 11- 11:30pm PRICE 1:30- 2:30 pm  #BLANDING 9:30-11 am # (by appt only) * #MOAB 12:30-2:30 pm # (by appt only) *	PROVO 9- 10 am TOOELE 12- 12:30 pm CLEARFIELD 1:30- 2:30 pm	23 LOGAN 9-10 am BRIGHAM 1111:30pm OGDEN 12:30-2:30 pm MANT1 9:30-10:30 am RICHFIELD 12-1:30 pm #CEDAR CITY 9-11 am# #ST. GEORGE 12:30-2:30 pm#
27	28	29 + WAHLEN VETERANS HOME, OGDEN + \$:30-3:30pm (appt recommended) MIDVALE 3-5 pm	30

# Site Selected for Southern Utah Veterans Home

by Dennis McFall, Deputy Director

Ivins, Utah, will be the site for the southern Utah Veterans Nursing Home. The City of Ivins has graciously offered to donate 10 acres of land for this facility. Mayor Chris Hart said he is very excited, along with the entire City Council, about the prospect of bringing this fine facility to Ivins. Public hearings are scheduled to hear citizen input and to discuss the important economic benefit the nursing home will bring to the community. In addition, Mayor Hart said "it's just the right thing to do. We owe our Vets so much, and this is one way we can say thank you to so many who gave so much for their country."

VA Grants are funded for the current fiscal year and the state legislature has released matching dollars for the state share (35%) for construction (federal funds received as payment for the George E. Wahlen Ogden Veterans Home). Title to the veterans' homes rests with the State of Utah through a State Home Construction Grant Program that provides cost sharing, enabling states to complete construction of long-term care facilities for the benefit of this nation's heroes.

In a state owned veterans' home, the VA will pay for nearly half the cost of care for the resident. In certain instances, where service connected disabilities are the reason the Vet needs long-term care, the amount paid by the VA covers 100% of the cost of care. This is only available to the Veteran if he or she is residing in a state-owned facility.

A site selection committee reviewed four separate sites in "Dixie" and selected the Ivins site as the most appropriate. Other locations in Leeds and Toquerville offered beautiful panoramic scenic views, but the committee was concerned about the length of time it might take to get roads to these sites as well as power, sewer, gas, water, etc. A site in Hurricane was thought to be too close to heavy industrial facilities where traffic and noise might have become an issue. The Utah Department of Veterans Affairs wishes to thank all of the cities for their generous offer and genuine interest in helping veterans obtain long term health care in the southern Utah area.

The new facilities will be constructed utilizing the VA's new "small home" concept and will consist of private rooms throughout. Other modifications will incorporate "at home" design. The VA grant does not cover land costs and the State of Utah does not have the ability to purchase land for this use. The Utah Department of Veterans Affairs is still seeking to finalize land acquisition in Spanish Fork for the Utah County facility.

We invite you to ask questions about any aspect of the building or the care that will be provided. If you are interested in employment, volunteer service, or learning more about contributing to the facilities in any manner, please call the Utah Department of Veterans' Affairs at 801-326-2372 and we will be happy to provide additional information suited to your specific request.

# Help Us Name the New Facilities



# Campaign of Gratitude, Appreciation, and Love for Veterans

# by Emma L Padovich

The final labels are carefully placed on a stack of small white boxes sealed with special patriotic tape †ready for a journey that will take some of them halfway around the world. Nestled inside each box are treats and a selection of 250 handwritten valentines. These messages of love, gratitude, and appreciation are part of the 4th Annual Valentines for Veterans drive.

Spearheaded by non-profit charity Angels in Action, in partnership with the Salt Lake Community College Veterans Center, Valentines for Veterans is an inspiring endeavor to communicate gratitude and love to Veterans as well as Active Duty military members stationed around the world. These gifts are a humble acknowledgement of the thankfulness felt for the freedoms we enjoy.

Long before stores began stocking Valentine's Day merchandise, the Valentines for Veterans drive was underway in communities across the Wasatch Front. Along with families, friends, church, and civic groups and clubs, many schools participated in this year's Valentines for Veterans effort. The young children and teachers of Apple Day Care created over a thousand valentines and donated boxes of candy as well. Participating schools this year included Reading Elementary, Park City Day School, Beehive Elementary, Gerald Wright Elementary School, Southland Elementary, Wellenmann School of Discovery, Evergreen Junior High, Vista Heights Middle School, Kearns Junior High, and Taylorsville High Key Club.

On the Friday and Saturday before Valentine's Day volunteers gathered to pass out valentines to the residents of the VA Hospital, as well as several nursing homes and shelters in the region with Veteran residents. This opportunity to connect heart to heart with those who have served to protect and defend our freedoms brought tears to many eyes. For many of the volunteers, grateful was truly the only word to describe the experience.

Girl Scout Troop 2532 requested the chance to revisit local Midtown Manor for the second year in a row. The girls put on a small program; singing songs of patriotism and friendship, and then personally delivered valentines to the residents, of which about 90% are military Veterans. The enthusiasm and love of each member of Girl Scout Troop 2532 was a ray of sunshine for the residents of Midtown Manor. The troop also, provided hundreds of additional valentines and boxes of Girl Scout cookies to be sent to Active Duty personnel serving overseas.

Since its inception, the Valentines for Veterans campaign has delivered over 21,000 valentines and letters of support to our Veterans in hospitals, nursing homes, and shelters. In addition, almost 70 boxes of 250 valentines each have been mailed to Active Duty military members around the world. For those who participate in Valentines for Veterans each year, this is a campaign of gratitude for those who stand in harm's way to defend our freedoms.



#### by Darlene Goldman

On October 5th, 2010, the U.S. Department of Veterans Affairs announced the expansion of the **VetSuccess on Campus** program to now include Salt Lake Community College (SLCC) as one of 8 institutions nationwide to pilot this new VA program. A VA counselor has been assigned to SLCC to assist veterans to make the most of their educational opportunities and to provide additional support for them on campus.

This program is designed to ensure Veterans' health, educational, and other benefit needs are met as they make the transition from active-duty military to college life. It will also assist with employment endeavors. The VetSuccess on Campus program is a collaborative effort between SLCC and the VA to do just that.

Dan Crandall, former VA Vocational Rehabilitation Counselor, was selected to be the counselor assigned to SLCC representing both the Veterans Benefits Administration and the Veterans Health Administration. Dan has an office located on the Taylorsville Redwood Campus in the Veterans Center, STC 059. He will rotate between various SLCC Campuses to meet with Veteran students there. One immediate goal is to add a Vet Center counselor to the SLCC staff.

VA VetSuccess on Campus at SLCC will provide:

- Assistance in applying for all VA benefits-Health Benefits, home loans and more.
- Adjustment and career counseling services specific to VA benefits and Veteran issues.
- See if any complaints have been filed against the group with your local Better Business Bureau or Attorney General's Office.
- Referrals for medical and mental health services.
- Job placement assistance and coordination with local Disabled Veterans' Outreach Program Specialists (DVOP) and local Veterans' Employment Representative (LVRs).

The VetSuccess Counselor will work directly with the SLCC Veteran Center Manager and other school officials to establish effective communication channels with Veteran students and coordinate the delivery of VA benefits and additional services. Comprehensive evaluations of applicant's interests, aptitudes, and abilities will be used to assist applicants to determine their career goals and receive support as they do so.

Peer-to-peer counseling and referral services are also available to help resolve any problems that could potentially interfere with a Veteran's educational program, including referrals for more intensive health services through VA Medical Centers, Community-Based Outpatient Clinics, or Vet Centers, as needed.

If you have questions about the VetSuccess on Campus program, please contact Dan Crandall, **Daniel.crandall@va.gov** (801-957-4399) or Darlene Head Goldman, **darlene.head@slcc.edu** (801-957-4289).

#### Continued from p. 7

information like their name, address, and social security number. Stolen Identity 101.

# Be on the Lookout

There are some things which you must be aware of to avoid being taken:

- Federal agencies do not contact veterans via e-mail or text. If they do call someone, they will not request personal information.
- Do your homework and research the organization before agreeing to anything. Don't be in awe by an official sounding name.
- See if any complaints have been filed against the group with your local Better Business Bureau or Attorney General's Office.
- Just because they are presenting at nursing homes, community centers, or assisted-living facilities does not mean they are legitimate. Staff members of such facilities rarely know if a presenter is legitimate or not.
- Get credible information on how to qualify for Veterans benefits by contacting your state Veterans affairs agency or any of the Veterans service organizations (VSOs).
- Be cautious about any opportunities offering the chance to work from home with "no prior experience necessary."
- Never pay for the privilege of working for an employer.
- Be suspicious of opportunities that require you to pay for things up front, such as supplies and other materials.
- Never give your bank account details to anyone unless you know and trust them.

## Where to Turn and What to Do

The Utah Department of Veterans Affairs has trained and accredited service officers who can help you with nearly all of your needs. Ccontact us at (801) 326-2372.

All of the major VSOs are also capable of providing you with the correct counsel and service; do not hesitate to rely on them:

American Legion (801) 326-2380 VFW (801) 326-2385 DAV (801) 326-2375

If you receive suspicious correspondence, contact the Department of Veteran Affairs with questions, and you can report suspicious e-mails and online scams to the FBI at their online complaint center.

Remember the old adage: If it looks too good to be true, it probably is.

A man who carries a cat by the tail learns something he can learn in no other way.

Mark Twain

# Now Read This!

#### by Robert Welsh

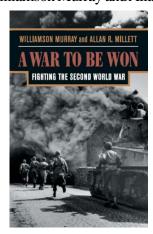
As a historian, by both training and interest, I am often asked what I think is the best single-volume and most readable account of World War II. As you might imagine, that is not an easy question to answer given the myriad volumes printed which have attempted to encompass this huge and monumental event.

World War II began in Europe at dawn on 01 SEPT 1939 as units of the German Wehrmacht crossed the Polish border. Honoring their pledge to Poland made earlier in the year, Britain and France declared war on Germany on September 3. The war lasted almost six years, and when it was over, vast parts of the civilized world lay in ruins. Something more than 30,000,000 people (yes, that's 30 million) had been killed, once mighty empires were toppled, and a Pandora's Box of weapons of new and hitherto unimagined potential had been opened and unleashed upon the world.

What follows is my preference for a one-volume look at World War II that does it all with style and grace and historical clarity.

# A War to Be Won: Fighting the Second World War

by Williamson Murray and Allan R. Millett



The authors of this highly readable account effectively combine a compelling narrative style, critical analysis, and supporting material from the disciplines of technology and economics to effectuate a work of scholarly insight and great general appeal.

Murray and Millett persuasively see the war as what it really was — a struggle to the death between a civilized world (with all its imperfections) and a hideous imperialism based upon mindless racism and genocide. They remind us throughout what the world might be like had the Allies lost. Allies and Axis alike handed out unimaginable levels of destruction, retribution, and inhumanity yet still managed to function effectively, relatively speaking, and bring about the greatest catastrophe the world has known.

Like many other historians, the authors point out that the Allies were able to mobilize resources to a far superior degree of performance and numbers than were their adversaries. This higher learning curve enabled the Allies to come together in unprecedented levels of cooperation against Germany and Japan, and thus secure their demise — which was by no means ever inevitable. Even the Russian Army, after enduring and recovering from Stalin's vicious purges, was able effectively to marshal the necessary men and material to pound a weakening Wehrmacht into the mud.

The authors show how Germany and Japan increasingly tried to substitute ideology for manpower, strategy and tactics, and the machinery of war.

Murray and Millett unapologetically consider the war just and necessary. How could they not? One "school of thought," the idea of moral equivalency is refuted outright as the authors write:

"... the advocates of moral equivalency are wrong. In considering the war's human cost, those of us privileged to live at the dawn of a new millennium should renew our effort to remember why the war was fought and why so many were called to pay the ultimate price for victory. The wars unleashed by the Japanese in 1937 and by the Germans in 1939 came close to destroying the two great centers of world civilization and to imposing in their stead imperial regimes founded on racial superiority, slavery, and genocide."

With its penetrating view of operational strategy on all sides during the war, *A War to Be Won* is one of the finest and most readable studies of World War II available to the general reader and professional alike.



You've helped to protect the dreams of our country, now let U.S. Bank Home Mortgage help you! U.S. Bank Home Mortgage offers VA mortgage products with a fixed monthly principal and interest payment for the term of the loan. These products are made available to qualifying military service veterans, surviving spouses and current active duty military personnel.

#### VA Purchase Products

- · Down payment can be as low as 0%
- 1% reduction in the loan interest rate for the first 12 months of the loan with the U.S. Bank VA Firstep Buydown option¹
- Funds to close may come from:
  - Gift from a relative
  - Funds from seller contribution up to 4% to be applied towards closing costs2
- Borrower's own funds
- Eligible properties include 1-4 unit owner occupied primary residences, condominium units and manufactured homes
- · All properties may be new construction or existing

We also offer VA Refinance products! Call me today to learn more about U.S. Bank Home Mortgage and the VA home mortgage products.

#### All of us serving you

J.D. McBride Mortgage Loan Officer 8100 S. State Street

8100 S. State Street Midvale, Utah 84047 801-534-6272 office 801-599-9090 cell id.mcbride@usbank.com





1) The Instep Buydown option is available on purchase transactions with a 39-year term only, Borrower must quality at the Note rate to quality for the Instep Buydown, option, 2, Seller contribution is based on the lesser of sales price or appraised value.Loan approval is subject to program guidelines. Not all loan programs are available in all states for all loan amounts, Interest rate and program terms are subject to change without notice. To learn more about U.S. Bank products and services visit www.usbank.com. 2001, 02, 07, 25 / GMMA-XY FEV-A. Mortgage products offered by U.S. Bank National PDIC. (202211-1650)





The Disabled American Veterans sponsors a van that transports Veterans to appointments at the George E. Wahlen VA Medical Center and then back home. Schedule an appointment with the DAV van by calling 1-800-613-4012 ext 2003

#### **VANTIMES AND LOCATIONS**

#### **Northern Route**

02:15 A.M.	<b>SAGE JUNCTION</b>	Exit 33 off Interstate 15				
02:45 A.M.	ASHTON	Dave's Jubilee Grocery Store				
03:15 A.M.	ST.ANTHONY	Maverick Station at S. Bridge Street and 3 <sup>rd</sup> Street				
03:45 A.M.	REXBURG	Maverick Station at Main Street and 2 <sup>nd</sup> West				
04:15 A.M.	RIGBY	Maverick Station at Main and ClarkStreet				
04:45 A.M.	IDAHO FALLS	Chevron and McDonalds at Broadway and Saturn				
05:15 A.M.	BLACKFOOT	Flying J at 228 Parkway Drive				
05:30 A.M.	<b>FORT HALL</b>	Gas station by the Casino				
		·				
	Southern Doute					

#### Southern Route

05:45 A.M.	POCATELLO	Vet Center at 1800 Garret Way — Westwood Village Ma
06:15 A.M.	McCAMMON	Flying J at Interstate 15
06:30 A.M.	DOWNEY	Flags West Truck Stop at Interstate 15
06:45 A.M.	MALAD	Chevron Station at Exit 13 off Interstate 15
07:15 A.M.	TREMONTON	Sinclair Station at Exit 40 off Interstate 84
07:35 A.M.	BRIGHAMCITY	Flying J at Exit 362 off Interstate 15

Arrival at the VA Hospital is between 08:30 and 09:00 Appointments must be between 09:00 and 14:00 The Van departs when the last Veteran is done.

#### Idaho, Price, and St. George

For Appointments Call: Idaho: (208) 221-0362 Price, St. George: (800) 613-4012 x. 2003

3, 5, 7, 11, 13, 19, 21, 25, 27, 31 January February 2, 4, 8, 10, 14, 16, 18, 22, 24, 28 March 2, 4, 8, 10, 14, 16, 18, 22, 24, 28, 30 1, 5, 7, 11, 13, 15, 19, 21, 25, 27, 29 April May 1, 5, 7, 11, 13, 15, 19, 21, 25, 27, 29 2, 6, 8, 10, 14, 16, 20, 22, 24, 28, 30 June July 6, 8, 12, 14, 18, 20, 22, 26, 28 August 1, 3, 5, 9, 11, 15, 17, 19, 23, 25, 29, 31 September 2, 6, 8, 12, 14, 16, 20, 22, 26, 28, 30

October 4, 6, 12, 14, 18, 20, 24, 26, 28 November 1, 3, 7, 9, 15, 17, 21, 23, 25, 29 1, 5, 7, 9, 13, 15, 19, 21, 23, 27, 29 December

## Logan, Vernal, Elko, Ely, Afton, Rock Springs

For Appointments Call: Logan/Vernal: (800) 613-4012 ext 2003

4, 6, 10, 12, 14, 18, 20, 24, 26, 28 January **February** 1, 3, 7, 9, 11, 15, 17, 23, 25 1, 3, 7, 9, 11, 15, 17, 21, 23, 25, 29, 31 March 4, 6, 8, 12, 14, 18, 20, 22, 26, 28 April May 2, 4, 6, 10, 12, 16, 18, 20, 24, 26 June 1, 3, 7, 9, 13, 15, 17, 21, 23, 27, 29 July 1, 3, 5, 7, 11, 13, 15, 19, 21, 25, 27, 29 August 2, 4, 8, 10, 12, 16, 18, 22, 24, 26, 30 September 1, 7, 9, 13, 15, 19, 21, 23, 27, 29 October 3, 5, 7, 11, 13, 17, 19, 21, 25, 27, 31 November 2, 4, 8, 10, 14, 16, 18, 22, 28, 30 December 2, 6, 8, 12, 14, 16, 20, 22, 28, 30

You can also see a national service officer from the DAV at the VA Medical Center on an appointment only basis. These representatives are at the hospital to assist veterans with claims and issues related to VA benefits, including disability compensation and pension. Please call 1-800-61-4013 ext 2003 to schedule an appointment.

Outreach representatives from several Veterans service organizations are also available across the state at various Department of Workforce Services offices. Cities includes: Beaver, Blanding, Brigham City, Cedar City, Clearfield, Delta, Fillmore, Kanab, Logan, Manti, Midvale, Moab, Nephi, Ogden, Panguitch, Price, Provo, Richfield, Roosevelt, Salt Lake City (Metro, Downtown, and South), St. George, Tooele, and Vernal.

Please go to www.veterans.utah.gov for an up-to-date schedule, or contact your local Department of Workforce Services office for the dates and times a service officer will be available.

# Memorial Day Service: Utah Veterans Cemetery

Vets Want All Americans to Remember, Reflect, and Honor the Fallen

#### by Craig Morgan

Continuing a tradition established more than a decade ago, the Utah Department of Veterans Affairs will again host the annual Memorial Day service and wreath laying ceremony on Monday 30 MAY, at the Utah Veterans Cemetery in Bluffdale. The program begins at 10:00 a.m. in the cemetery all chapel and will honor the sacrifices of Veterans and their families.

Though there are many Memorial Day ceremonies held throughout the State, the service at the Veteran cemetery is the official State of Utah Memorial Day event. It has now become a State tradition.

The origin of Memorial Day can be traced back to 30 MAY 1868 when flowers were placed on the graves of Union and Confederate soldiers at Arlington National Cemetery. The first state officially to recognize the holiday was New York in 1873. By 1890 it was recognized by all of the northern states. The "South," however, refused to acknowledge the day, choosing to honor their dead on a different day. Regardless of when it was to be observed, both sides recognized the need to set aside a day to honor their dead.

Many of today's Veterans have watched as the traditional observance of Memorial Day has diminished and changed over the years. Most Americans nowadays have forgotten the meaning and traditions of Memorial Day. At many cemeteries, the graves of the fallen are increasingly ignored, neglected. Most people no longer remember the proper flag etiquette for the day. While there are towns and cities that still hold Memorial Day parades, many have not held a parade in decades. Some people think the day is for honoring any and all dead, and not just those fallen in service to our country. Or it's just another three-day weekend.

Most Utah Veterans know Memorial Day is not about recreation. It is about reconciliation; it is about coming together to remember and honor those who gave the "last full measure."

Kevln Bowen created the

We all should do the same.



Now he has a winning hand.

The Utah Microenterprise Loan Fund makes loans of up to \$25,000 to new and existing businesses that are not able to access traditional sources of funding.



card game - Noval - while overseas so his fellow troops could let off steam in-between military operations. It is a game of Mystery, Revenge, Strategy and FUN and great for kids! For more information or to purchase the game, visit www.novalfun.com

**Redtail Industries** 

12 The Veterans Voice



#### **Veterans and Non-Veterans Invited**

Join us for 18 holes of golf at the beautiful Hubbard Golf Course located at Hill Air Force Base on Thursday, May 26, 2011. Check-in, registration, and continental breakfast will be from 0700 to 0800 am followed by tee off at 0800 am. There will be a luncheon, prize award ceremony, and raffle at the completion of the tournament.

Teams will consist of four members, with one member designated as team captain. If you don't have a foursome singles, twosomes, and threesomes will be combined to make full teams.

All proceeds from this tournament – our primary fundraising event - directly benefit Veterans programs such as the Homeless Veterans Stand Down, Veterans education & tutoring scholarships, hardship assistance to Veterans and their families in need, and annual luncheon for Utah's former POW's.

To register a team or individual or for more information contact Tonja Knight at 1-800-894-9497 You may also register via email at,

tcknight@utah.gov
Space is limited so sign up now!!!

\*\*\*The deadline for registration is Thursday May 19, 2011 \*\*\*

Teams, Sponsors, Volunteers, and individual players can register by phone, mail, or email

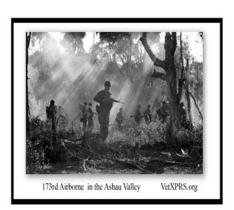
The registration fee is \$100 per person or \$400 per team
Thank you for your support!



# Your Story Matters!

KUED, Public Television is producing a documentary TV series featuring true stories of Vietnam Veterans. Here is your chance to set the record straight for posterity.

Become a part of recorded history. Call noted military historian Rick Randle at 801-652-9770, or email Sally Shaum, sshaum@kued.org, for more information.



# Vietnam Veterans

TV series featuring true stories of Vietnam Veterans. Here is your chance to set the record straight, for posterity.

Become a part of recorded history.
Your story matters.

Learn more about the opportunity to preserve your legacy. Call noted military historian Rick Randle at 801-652-9770



# Veterans Identification on Drivers License or Identification Card

# HB 86 Passes and Is Signed by the Governor

by Robert Welsh

Sponsored by Gregory Hughes and Margaret Dayton, this bill modifies the Uniform Driver License Act by amending provisions relating to driver licenses issued to US military Veterans.

The bill provides that every regular license certificate, limited-term license certificate, regular identification card, or limited-term identification card issued on or after 16 JUL 2011 will bear an indication that the person is a military veteran. You must state you are a military veteran on the application for the particular document and provide verification (DD Form 214 or Certificate of Discharge) that you were honorably discharged from the United States military.

With the passing of this bill, Veterans will have an easier time confirming their service to the country. Veterans can have the license designation made when it's time to renew their license, or they can pay a \$25 fee to have it done early. The designation is not a requirement, but an option, said Utah Department of Veterans Affairs Director Terry Schow.

Schow said he presented the idea to Hughes, who then sponsored the bill.

"We think this will just make things a lot easier for Utah Veterans to prove they are Veterans," Schow said. "Instead of having to carry around or make available all kinds of different forms, you can just present your driver's license."



The designation will also make it easier for Veteran-friendly businesses to identify Veterans for discounts offered to them. Schow said, "There are so many generous businesses in Utah that provide discounts to Veterans, but it is not always easy for them to confirm this, and unfortunately a lot of people take advantage of that." Some people claim to be Veterans when they really are not. This is an easy way to find out.

Other State benefits such as discounted tickets to State Parks (Fun Tags), fishing licenses, TRAX reduced fares, and a host of others will be easier to administer.

Law enforcement and their cooperative entities too — such as fire departments, EMTs, hospitals, ambulance companies, etc., — are also glad for the bill. Knowing that a person who has been in an accident or some other traumatic event is a Veteran and can be taken to the VA hospital could be a potential life-saver.